

## **EXHIBIT S**

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**DVL Law Offices**

*A Debt Relief & Family Law Agency*

**CONFIDENTIAL FACSIMILE TRANSMITTAL**

**To:** Ocwen Bankruptcy Department **From:** DVL Law Offices, LLC

**Fax:** 407-737-5199 **Pages:**

**Phone:** **Date:** 02/22/13

**Re:** Robert Gacuta/ Bankruptcy Case # 09-31485

**cc:**

☒ **Urgent** ☐ **For Review** ☐ **Please Comment** ☐ **Please Reply** ☐ **Please Recycle**

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<b>Phone:</b>		<b>Date:</b>	02/22/13
<b>Re:</b>	Robert Gacuta/ Bankruptcy Case # 09-31485	<b>cc:</b>	

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DVL Law Offices, LLC  
53 W. Jackson Blvd. Suite 1001  
Chicago, IL 60604  
[debravlevine@yahoo.com](mailto:debravlevine@yahoo.com)

Office: 312.880.0224  
Cell: 312.259.5970  
Fax: 312.588.0785  
[dvllawoffices.com](http://dvllawoffices.com)

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS; EASTERN DIVISION**

IN RE: ) Chapter 13  
 ) Case number 09-31485  
ROBERT GACUTA ) Judge A. BENJAMIN GOLDGAR

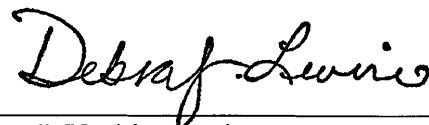
**AUTOMATIC STAY**

**TO: ALL CREDITORS AND DEBTOR'S EMPLOYERS**

You are hereby advised that the above captioned party has filed a petition for relief under the Federal bankruptcy law on **August 26, 2009** and pursuant to 11 U.S.C. 362 and the applicable Bankruptcy Rules, the filing of the petition automatically operates as a stay of the commencement or continuation of any action or collection activities against the debtor(s).

All deductions from paychecks, except withholding taxes or insurance must stop. No further deductions or garnishments or attachments are permitted after the filing of the petition. All utility service must be restored. Any monies withheld by the employer must be returned and made payable to the debtor's attorneys, Debra J. Vorhies Levine, 53 W. Jackson Boulevard, Suite 1001, Chicago, IL 60604.

No creditor may take any further collection action unless specifically permitted by written order of the U.S. Bankruptcy Code. If the Debtor has filed under Chapter 7 or Chapter 13 of the United States Code, no creditor may take any collection action against any co-signer unless specifically permitted to do so by written order of the U.S. Bankruptcy Court.



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Debra J. Vorhies Levine  
53 W. Jackson Blvd., Suite 1001  
Chicago, IL 60604  
(312) 259-5970  
#6239484